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Dated: July 14, 2008

Electronic Signature for Charles A. Bieneman: /Charles A. Bieneman/

Docket No.: 65316-0008
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Yuichi Takatsu

Application No.: 10/036,009

Confirmation No.: 2437

Filed: December 26, 2001

Art Unit: 3688

For: ELECTRONIC SETTLEMENT APPARATUS,
ELECTRONIC SETTLEMENT METHOD,
STORAGE MEDIUM, AND COMPUTER
DATA SIGNAL

Examiner: D. Lastra

RESPONSE TO NON-FINAL OFFICE ACTION

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated March 13, 2008, please amend the above-identified U.S. patent application as follows:

A Listing of the Pending Claims is provided in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.